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2001 CENSUS HOUSING SERIES: ISSUE 5

GROWTH IN HOUSEHOLD INCOMES AND SHELTER COSTS, 1991-2001

INTRODUCTION

Issue 1 of the *2001 Census Housing Series* examined the proportion of households spending less than 30% of their before-tax incomes on shelter—a widely used benchmark for assessing housing affordability. This issue complements that analysis by looking at changes in household incomes and shelter costs between 1991 and 2001.

Shelter costs describe what households actually spend on housing each month. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, they include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

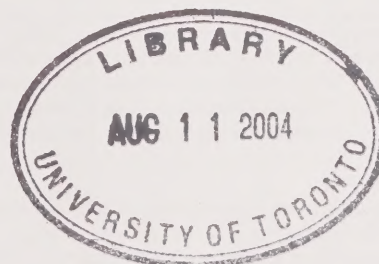
Together, Issue 1 and this issue outline the shifts in expenditure patterns behind findings described in other issues of the *2001 Census Housing Series* that draw on a composite measure of acceptable housing that integrates indicators of housing adequacy, suitability and affordability. According to this measure, acceptable housing is a dwelling that is in adequate condition, of suitable size and affordable.

- **Adequate** dwellings are those reported by their residents as not requiring any major repairs.
- **Suitable** dwellings have enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.¹
- **Affordable** dwellings cost less than 30% of before-tax household income.

A household is said to be in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that meets all three standards.

The second issue of the *2001 Census Housing Series* showed that the percentage of Canadian households in core housing need rose between 1991 and 1996, and dropped from 1996 to 2001. A similar rise and fall in the incidence of households in housing that did not meet the affordability criterion was described in the third issue of the series. As shown below, these findings are consistent with the relative strengths of income and shelter cost growth during the two periods.

¹ According to the National Occupancy Standard (see *Core Housing Need in Canada*, CMHC, 1991, p. 4) enough bedrooms means one bedroom for each cohabitating adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex siblings under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e., a unit with no bedroom).

HOME TO CANADIANS
Canada

FINDINGS

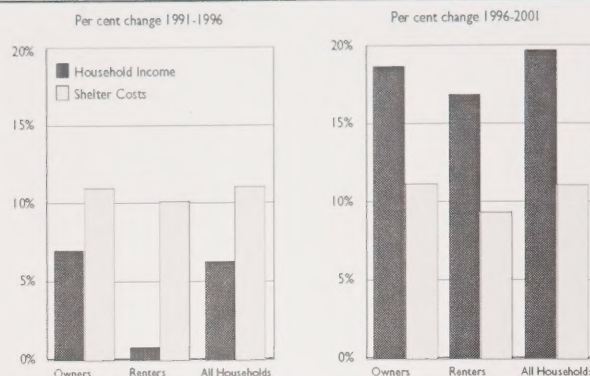
Buoyed by improved performance of the Canadian economy, average household incomes increased more rapidly than average shelter costs in the late 1990s. The reverse was true of the first half of the 1990s when employment and income growth were comparatively weak during the recession of the early 1990s and its aftermath. In 2001, Canadian households on average spent proportionately less of their before-tax incomes on housing than in 1996.²

INCOME AND SHELTER COST GROWTH, 1991-1996

In the first half of the 1990s, shelter costs increased at a faster rate than household incomes. Average shelter costs increased 11.1% in Canada, while average before-tax household incomes grew only 6.3% between 1990 and 1995 (see Table 1).³ The average shelter-cost-to-income ratio (STIR) for all households rose from 21% in 1991 to 22% in 1996 (see Table 2 and Figure 2).

For renters, the disparity between increases in shelter costs and income growth was considerably more pronounced. Shelter costs increased by 10.2%, household incomes by only 0.8%, raising the average STIR of renter households from 27 to 30%. Although owners fared better than renters, their 7.0% income growth still lagged the 11.0% rise in their shelter costs. As a result, the average STIR for owners climbed from 17% in 1991 to 18% in 1996.

Figure 1: Growth in Household Income and Shelter Cost by Tenure, Canada, 1991-2001



Source: CMHC (census-based housing indicators and data)

During this period, average shelter costs grew faster than average incomes in all provinces and territories except Manitoba and Saskatchewan. The gap between income and shelter cost growth was greatest in the Yukon and British Columbia, where increases of more than 20% in spending on shelter offset stronger-than-average income gains. In Manitoba and Saskatchewan, a combination of above-average income growth and below-average shelter cost increases left average STIRs in 1996 unchanged from 1991 levels.

In Manitoba and Saskatchewan, the average incomes and shelter costs of renter and owner households exhibited divergent trends. As was the case in all other provinces, renter households in these two provinces saw their shelter costs rise faster than their incomes. It was only among owners that income growth outpaced increases in shelter costs. In all other provinces, the shelter costs of owners grew more rapidly than their incomes.⁴

² All cost and income data are unadjusted for inflation. Census data used in analyses of shelter costs and incomes exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Because of these exclusions, data presented here differ from the income figures presented in Table 3 of Issue 1 of the 2001 Census Housing Series.

³ Reference dates for income and shelter cost data collected by the Census of Canada differ. Income data refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Data from the 1991 and 1996 censuses therefore describe shelter costs in 1991 and 1996, and household incomes in 1990 and 1995. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

⁴ Owner incomes also grew faster than shelter costs in the former Northwest Territories.

Table 1: Growth in Average Household Incomes and Shelter Costs, 1991-2001 (per cent)¹

| | All Households | | | | Owners | | | | Renters | | | |
|-----------------------------|---|---------|---|---------|---|---------|---|---------|---|---------|---|---------|
| | % Change in Average Household Income ² | | % Change in Average Shelter Cost ³ | | % Change in Average Household Income ² | | % Change in Average Shelter Cost ³ | | % Change in Average Household Income ² | | % Change in Average Shelter Cost ³ | |
| | 1990-95 | 1995-00 | 1991-96 | 1996-01 | 1990-95 | 1995-00 | 1991-96 | 1996-01 | 1990-95 | 1995-00 | 1991-96 | 1996-01 |
| CANADA | 6.3 | 19.7 | 11.1 | 11.1 | 7.0 | 18.7 | 11.0 | 11.2 | 0.8 | 16.9 | 10.2 | 9.4 |
| Newfoundland and Labrador | 4.4 | 12.4 | 11.8 | 10.7 | 5.9 | 13.2 | 12.8 | 12.6 | -1.8 | 5.5 | 8.1 | 3.7 |
| Prince Edward Island | 9.3 | 14.1 | 15.2 | 9.5 | 11.0 | 13.8 | 16.8 | 10.4 | 4.7 | 11.9 | 10.3 | 7.1 |
| Nova Scotia | 4.7 | 16.8 | 7.9 | 11.9 | 6.1 | 17.4 | 7.9 | 12.5 | -2.0 | 13.7 | 8.3 | 9.9 |
| New Brunswick | 7.5 | 14.8 | 12.8 | 12.9 | 8.2 | 14.9 | 13.7 | 14.2 | 2.9 | 12.6 | 10.0 | 9.3 |
| Quebec | 5.0 | 16.8 | 7.7 | 5.2 | 5.7 | 16.0 | 6.5 | 4.9 | 0.2 | 16.6 | 8.3 | 5.3 |
| Ontario | 4.8 | 22.7 | 10.4 | 11.0 | 6.0 | 20.7 | 9.9 | 9.6 | -1.6 | 19.1 | 10.7 | 11.2 |
| Manitoba | 8.7 | 16.7 | 7.9 | 11.2 | 9.2 | 16.3 | 7.8 | 12.3 | 2.2 | 13.4 | 6.7 | 7.6 |
| Saskatchewan | 9.9 | 16.1 | 4.6 | 18.8 | 11.5 | 14.9 | 3.9 | 18.5 | 3.3 | 13.2 | 6.5 | 17.4 |
| Alberta | 8.6 | 25.4 | 8.9 | 20.5 | 7.3 | 23.4 | 8.8 | 18.9 | 1.7 | 24.3 | 4.9 | 21.9 |
| British Columbia | 9.7 | 13.9 | 22.4 | 11.9 | 9.1 | 13.4 | 25.2 | 13.9 | 7.5 | 12.9 | 16.6 | 6.6 |
| Yukon Territory | 9.3 | 8.9 | 23.8 | 3.2 | 10.9 | 9.8 | 24.3 | 2.4 | 1.6 | -1.7 | 19.6 | 2.2 |
| Northwest Territories | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nunavut ⁴ | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| N.W.T. and Nunavut combined | 9.3 | 9.8 | 14.5 | 8.1 | 14.2 | 7.1 | 11.3 | 5.4 | -0.6 | 8.1 | 8.5 | 6.5 |
| All CMAs | 5.5 | 21.2 | 9.8 | 10.5 | 5.6 | 19.6 | 9.0 | 9.6 | 0.2 | 18.2 | 9.4 | 9.5 |
| St. John's | 2.4 | 13.7 | 8.2 | 6.0 | 2.6 | 13.6 | 8.4 | 6.4 | -2.3 | 7.4 | 7.4 | 2.6 |
| Halifax | 4.0 | 17.1 | 5.2 | 8.6 | 4.3 | 17.1 | 3.7 | 8.0 | -2.3 | 12.6 | 5.8 | 9.0 |
| Saint John | 6.5 | 16.1 | 9.9 | 10.3 | 6.9 | 16.2 | 10.1 | 10.3 | -2.5 | 11.2 | 6.4 | 9.1 |
| Saguenay | 1.1 | 14.9 | 5.2 | 3.2 | 2.2 | 14.2 | 4.6 | 2.7 | -3.3 | 13.9 | 5.7 | 3.6 |
| Québec City | 5.3 | 13.4 | 7.7 | 2.1 | 6.0 | 12.4 | 6.2 | 0.8 | -0.4 | 15.7 | 9.0 | 4.3 |
| Sherbrooke | 7.0 | 14.5 | 7.7 | 5.7 | 8.8 | 12.2 | 8.0 | 3.7 | 0.9 | 16.4 | 6.2 | 7.4 |
| Trois-Rivières | 6.5 | 11.9 | 6.6 | 3.3 | 7.8 | 11.0 | 4.7 | 2.3 | -0.8 | 11.2 | 8.7 | 3.7 |
| Montréal | 4.2 | 18.7 | 6.0 | 5.1 | 3.9 | 17.6 | 3.4 | 3.9 | 0.0 | 18.0 | 7.9 | 5.2 |
| Ottawa-Gatineau | 4.9 | 24.1 | 9.0 | 4.9 | 4.5 | 22.0 | 5.5 | 2.8 | -2.7 | 22.7 | 12.3 | 7.2 |
| Gatineau | 3.7 | 16.3 | 8.6 | 1.1 | 3.5 | 16.6 | 7.0 | 0.3 | -1.4 | 15.4 | 9.5 | 2.6 |
| Ottawa | 5.3 | 26.4 | 9.1 | 6.2 | 4.7 | 23.4 | 4.8 | 3.6 | -2.8 | 25.3 | 13.1 | 9.0 |
| Kingston | 5.8 | 16.0 | 13.0 | 4.0 | 6.0 | 14.7 | 11.0 | 1.7 | -0.4 | 12.1 | 15.2 | 7.7 |
| Oshawa | 5.5 | 18.9 | 6.3 | 8.7 | 6.8 | 16.9 | 6.2 | 7.1 | -4.4 | 13.1 | 3.9 | 7.9 |
| Toronto | 2.4 | 26.4 | 8.0 | 12.8 | 3.6 | 23.4 | 7.4 | 9.8 | -2.8 | 21.4 | 8.3 | 14.6 |
| Hamilton | 6.9 | 19.5 | 10.3 | 10.3 | 8.3 | 17.6 | 9.1 | 9.3 | -0.6 | 14.8 | 11.8 | 9.0 |
| St. Catharines-Niagara | 5.2 | 16.9 | 11.7 | 10.9 | 6.5 | 15.6 | 11.6 | 11.2 | 0.2 | 15.3 | 12.0 | 8.2 |
| Kitchener | 7.5 | 22.3 | 8.0 | 11.3 | 8.2 | 19.4 | 6.9 | 9.3 | 2.0 | 20.0 | 9.5 | 11.9 |
| London | 6.1 | 16.6 | 14.4 | 6.5 | 6.0 | 15.3 | 13.8 | 6.3 | -0.5 | 11.9 | 12.9 | 4.2 |
| Windsor | 16.0 | 21.3 | 22.2 | 15.4 | 17.3 | 19.1 | 22.7 | 16.2 | 8.5 | 19.7 | 19.7 | 10.3 |
| Greater Sudbury | 3.0 | 10.7 | 12.9 | 2.8 | 6.1 | 7.5 | 13.2 | 2.1 | -5.5 | 12.6 | 13.6 | 1.2 |
| Thunder Bay | 6.2 | 11.6 | 15.1 | 5.7 | 6.3 | 11.0 | 15.3 | 6.0 | 0.6 | 3.7 | 13.7 | 2.0 |
| Winnipeg | 7.8 | 17.7 | 6.8 | 10.0 | 7.8 | 17.3 | 6.2 | 10.8 | 0.9 | 15.2 | 6.3 | 6.5 |
| Regina | 7.0 | 16.3 | 2.9 | 15.9 | 8.1 | 15.0 | 2.2 | 14.5 | -0.3 | 13.6 | 4.8 | 17.4 |
| Saskatoon | 8.4 | 17.4 | 2.7 | 20.7 | 9.7 | 14.8 | 0.2 | 19.2 | 0.8 | 15.2 | 7.6 | 20.5 |
| Calgary | 8.7 | 29.8 | 6.6 | 22.1 | 6.8 | 25.4 | 6.1 | 18.2 | 0.7 | 29.6 | 2.2 | 27.7 |
| Edmonton | 6.1 | 23.2 | 8.8 | 15.0 | 4.1 | 21.7 | 8.7 | 13.6 | -1.7 | 23.1 | 3.6 | 16.8 |
| Abbotsford | 7.3 | 14.3 | 26.5 | 12.1 | 9.1 | 14.2 | 30.5 | 14.9 | 1.9 | 15.5 | 15.0 | 3.3 |
| Vancouver | 9.1 | 16.5 | 19.7 | 11.8 | 7.4 | 15.5 | 23.1 | 13.2 | 8.7 | 15.3 | 13.2 | 8.1 |
| Victoria | 11.3 | 11.2 | 23.6 | 7.6 | 10.9 | 10.5 | 27.7 | 10.0 | 9.2 | 10.9 | 15.9 | 2.6 |

¹ Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

² Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

³ Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

⁴ In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

Table 2: Average Shelter-Cost-to-Income Ratios (STIRS), 1991-2001 (per cent)¹

| | Total households | | | Owners | | | Renters | | |
|-----------------------------|------------------|------|------|--------|------|------|---------|------|------|
| | 1991 | 1996 | 2001 | 1991 | 1996 | 2001 | 1991 | 1996 | 2001 |
| CANADA | 21 | 22 | 21 | 17 | 18 | 18 | 27 | 30 | 28 |
| Newfoundland and Labrador | 16 | 18 | 19 | 14 | 15 | 16 | 26 | 29 | 30 |
| Prince Edward Island | 19 | 20 | 19 | 15 | 16 | 16 | 28 | 29 | 28 |
| Nova Scotia | 20 | 21 | 20 | 16 | 17 | 17 | 28 | 31 | 31 |
| New Brunswick | 18 | 19 | 19 | 15 | 16 | 16 | 27 | 28 | 28 |
| Quebec | 21 | 23 | 21 | 18 | 18 | 17 | 27 | 29 | 27 |
| Ontario | 21 | 23 | 22 | 18 | 19 | 19 | 27 | 31 | 29 |
| Manitoba | 20 | 20 | 20 | 16 | 16 | 16 | 27 | 28 | 27 |
| Saskatchewan | 19 | 19 | 20 | 16 | 15 | 16 | 26 | 27 | 28 |
| Alberta | 20 | 21 | 20 | 17 | 18 | 18 | 26 | 27 | 27 |
| British Columbia | 21 | 23 | 23 | 16 | 19 | 19 | 29 | 32 | 30 |
| Yukon Territory | 18 | 20 | 20 | 16 | 18 | 17 | 20 | 25 | 26 |
| Northwest Territories | n/a | n/a | 18 | n/a | n/a | 17 | n/a | n/a | 20 |
| Nunavut ² | n/a | n/a | 14 | n/a | n/a | 18 | n/a | n/a | 13 |
| N.W.T. and Nunavut combined | 16 | 16 | 17 | 17 | 17 | 18 | 15 | 16 | 16 |
| All CMAs | 22 | 24 | 22 | 18 | 19 | 19 | 27 | 30 | 28 |
| St. John's | 20 | 22 | 21 | 17 | 18 | 18 | 27 | 31 | 30 |
| Halifax | 22 | 23 | 22 | 18 | 18 | 17 | 28 | 31 | 30 |
| Saint John | 19 | 20 | 20 | 15 | 16 | 16 | 26 | 28 | 27 |
| Saguenay | 20 | 21 | 20 | 17 | 17 | 16 | 25 | 28 | 26 |
| Québec City | 22 | 23 | 21 | 17 | 18 | 16 | 27 | 29 | 27 |
| Sherbrooke | 23 | 23 | 22 | 18 | 18 | 17 | 28 | 29 | 27 |
| Trois-Rivières | 21 | 22 | 21 | 17 | 17 | 16 | 27 | 29 | 27 |
| Montréal | 24 | 25 | 22 | 19 | 20 | 18 | 27 | 30 | 27 |
| Ottawa-Gatineau | 21 | 23 | 21 | 18 | 19 | 17 | 26 | 30 | 27 |
| Gatineau | 21 | 23 | 20 | 18 | 19 | 17 | 26 | 29 | 27 |
| Ottawa | 22 | 23 | 21 | 18 | 19 | 17 | 26 | 30 | 27 |
| Kingston | 21 | 24 | 22 | 18 | 19 | 18 | 27 | 32 | 31 |
| Oshawa | 22 | 23 | 22 | 20 | 20 | 19 | 28 | 31 | 30 |
| Toronto | 23 | 25 | 24 | 20 | 21 | 20 | 27 | 31 | 29 |
| Hamilton | 21 | 23 | 22 | 19 | 19 | 19 | 27 | 31 | 30 |
| St. Catharines-Niagara | 20 | 22 | 22 | 17 | 18 | 19 | 28 | 32 | 30 |
| Kitchener | 22 | 23 | 21 | 19 | 19 | 18 | 26 | 29 | 28 |
| London | 21 | 24 | 22 | 17 | 19 | 18 | 27 | 31 | 30 |
| Windsor | 20 | 21 | 21 | 16 | 17 | 18 | 28 | 31 | 30 |
| Greater Sudbury | 20 | 22 | 21 | 17 | 17 | 18 | 27 | 31 | 29 |
| Thunder Bay | 19 | 21 | 20 | 16 | 17 | 17 | 26 | 30 | 30 |
| Winnipeg | 21 | 21 | 20 | 17 | 17 | 17 | 28 | 30 | 28 |
| Regina | 20 | 20 | 20 | 17 | 16 | 16 | 27 | 28 | 30 |
| Saskatoon | 22 | 21 | 22 | 18 | 17 | 18 | 28 | 30 | 31 |
| Calgary | 22 | 22 | 21 | 18 | 19 | 19 | 27 | 28 | 27 |
| Edmonton | 21 | 22 | 21 | 17 | 18 | 18 | 27 | 28 | 27 |
| Abbotsford | 21 | 24 | 24 | 18 | 20 | 21 | 29 | 32 | 29 |
| Vancouver | 23 | 25 | 24 | 18 | 20 | 21 | 30 | 32 | 30 |
| Victoria | 22 | 24 | 23 | 17 | 19 | 19 | 31 | 33 | 31 |

¹ Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Average STIRs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services. Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year. Shelter-cost-to-income ratios are computed directly from these data, that is, by comparing current shelter costs to incomes from the previous year.

² In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

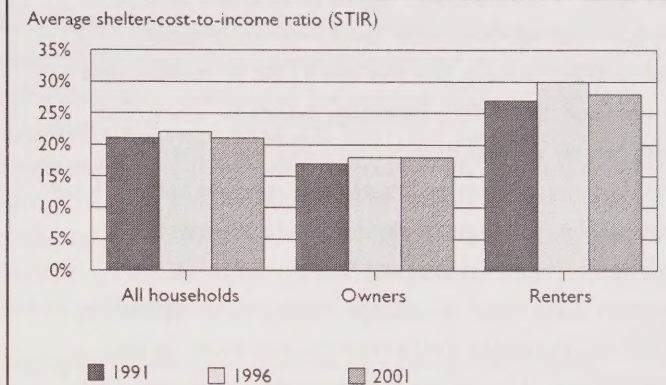
INCOME AND SHELTER COST GROWTH, 1996-2001

In the second half of the 1990s, income growth accelerated, while shelter cost increases matched the pace of the first half of the 1990s. From 1995 to 2000, average before-tax household incomes in Canada as a whole rose 19.7%, surpassing by a wide margin growth in average shelter costs of 11.1% between 1996 and 2001. The average STIR for all households fell from 22% back to the 1991 level of 21%.

Improvement in income growth was particularly notable for renters. After a gain of less than one per cent between 1990 and 1995, renters saw their average household incomes rise 16.9% between 1995 and 2000. In conjunction with a 9.4% increase in average shelter costs, the acceleration in income growth reduced the average STIR for renters from 30% in 1996 to 28% in 2001, just above the 1991 level of 27%. The average STIR for owners did not show a similar drop. In 2001 it stood at 18%, matching the 1996 average, this despite income growth of 18.7% between 1995 and 2000 and a shelter cost increase of only 11.2%.⁵

Average household incomes rose faster than average shelter costs in all provinces and territories except Saskatchewan. The difference was greatest in Ontario, where incomes increased 22.7%, shelter costs just 11.0%. The gap was almost as big in Quebec, largely because shelter costs grew at less than half the national rate. In Alberta, income growth was even stronger (25.4%) than in Ontario, but households there experienced the largest rise in shelter costs (20.5%) of any province or territory. The increase in average shelter costs in Saskatchewan was also large, second only to that in Alberta and more than enough to offset moderate income growth. Saskatchewan was one of only two provinces, Newfoundland being the other, in which the average STIR rose.

Figure 2: Average STIRs by Tenure, Canada, 1991-2001



Source: CMHC (census-based housing indicators and data)

Between 1996 and 2001, the average STIRs of renter households fell or were steady in most provinces and territories, rising only in Newfoundland, Saskatchewan and the Yukon. In both Saskatchewan and the Yukon, growth in average incomes lagged increases in average shelter costs. In all other provinces and territories, the average incomes of renter households grew faster than their shelter costs. The difference in growth rates was greatest in Quebec, a result of very modest shelter cost increases and income growth that approached the national average. In Alberta, shelter cost increases for renters between 1996 and 2001 were the largest in the country (21.9%) but were more than offset by strong income growth (24.3%). Among provinces, Alberta, Quebec and Manitoba had the lowest average renter STIRs in 2001. Only the territories had lower renter STIRs.

⁵ Although counterintuitive at first glance, the fact that average income growth for all households (19.7%) exceeded that for both owners (18.7%) and renters (16.9%) reflects the large jump in the proportion of households owning in 2001 in comparison to 1996. Average household income can be thought of as a weighted average of the incomes of owner and renter households and, as such, can grow because the incomes of owners or renters grow or because the relative proportion of owners and renters shifts in favour of the high-income group (owners). Between 1996 and 2001, a substantial rise in the proportion of owner households pushed the growth rate of average household income above the individual rates for owners and renters. The increase in the proportion of owner households is also the explanation for how the average STIR for all households could return to the 1991 level in 2001, while STIRs for owners and renters remained above their 1991 levels. The rise in the ownership rate is discussed later in the section on the economic backdrop.

Despite improvements in the late 1990s, renter households in 2001 spent a considerably higher proportion of their before-tax incomes on shelter than owners. In most provinces, differences in the average STIRs of owners and renters amounted to 10 percentage points or more. This disparity largely reflected underlying income differences. Average incomes of owner households were anywhere from two-thirds higher to nearly double those of renters depending on the province (see Appendix tables). By comparison, differences in average shelter costs by tenure were narrow, especially in the Atlantic provinces. In the other provinces, the average shelter costs of owners were 20 to 30% higher than those of renters, the exceptions being Quebec (31.4%) and British Columbia (17.6%).

Between 1996 and 2001, the average STIRs of owner households did not decline to the same extent as renters. In fact, Quebec and the Yukon were the only two places where the average STIRs of owners fell. In both these cases, average incomes increased faster than average shelter costs, as they did in all other provinces and territories except Saskatchewan and British Columbia. In these latter two provinces, income growth was below average, shelter cost increases well above average. The rise in owner shelter costs was even greater in Alberta than in Saskatchewan and British Columbia, but was more than offset by the strongest income growth in the country (23.4%). The gap between growth in incomes and shelter costs was largest in Quebec, followed closely by Ontario. Owners in Newfoundland, Prince Edward Island, New Brunswick, Manitoba and Saskatchewan paid less proportionately of their incomes on shelter than owners in other parts of Canada.

METROPOLITAN DETAILS

In the great majority of Census Metropolitan Areas (CMAs), household incomes, shelter costs and average shelter-cost-to-income ratios exhibited the same broad patterns as at the national level.⁶

- Except in a handful of Prairie centres, average shelter costs increased faster than average household incomes in the first half of the 1990s.
- In the second half of the 1990s, average incomes grew more rapidly than average shelter costs in all metropolitan areas but Saskatoon. Income growth was strongest in Alberta and Southern Ontario. The average incomes of owner and renter households each rose by more than 20% in Calgary, Toronto, Ottawa-Gatineau and Edmonton.
- Average shelter-cost-to-income ratios fell or were unchanged between 1996 and 2001 in all centres but Saskatoon, where the average STIR rose slightly. The average STIRs of renter households generally showed more improvement in the late 1990s than those of owners.
- In 2001, average STIRs for renter households were lowest in CMAs in the province of Quebec and in Calgary and Edmonton, two CMAs where vigorous income growth offset strong shelter cost increases. The lowest average STIRs for owner households were in CMAs with relatively modest shelter costs, most of them in Atlantic Canada or Quebec.

⁶ A CMA is an area consisting of one or more adjacent municipalities situated around a major urban core with a population of at least 100,000.

ECONOMIC BACKDROP

The strengthening of income growth relative to shelter costs in the late 1990s reflected improvement in the performance of the Canadian economy during the decade. As described in Issue 1 of the *2001 Census Housing Series*, job creation accelerated late in the 1990s, and income growth followed suit. During this period, the strongest employment growth by province occurred in Alberta, with Ontario in second place. It is no surprise then that metropolitan areas in Alberta and Southern Ontario, led by Calgary and Toronto, reported the highest growth in average household incomes in the late 1990s.

While the resurgent economy generated additional income for Canadian households, mortgage rate declines through much of the 1990s helped limit shelter cost increases for owners. Attractive mortgage rates and growing incomes convinced many households to buy homes. Between 1996 and 2001, the rate of home ownership increased from 63.6% to 65.8%, the largest rise for any five-year intercensal period dating back to 1971.⁷ The magnitude of this rise strongly suggests that many households renting homes in 1996 had bought homes by 2001.

An influx of large numbers of renters into the ownership ranks could be one reason for the limited improvement – in comparison to renters – of the average STIRs of owner households between 1996 and 2001. For Canada as a whole, the average STIR of owner households was unchanged, even though income growth exceeded growth in shelter costs. If such new owners spent relatively high proportions of their incomes on shelter, their high STIRs could offset the lower, declining STIRs of other owners.⁸

Judging from changes in incomes and STIRs during the 1990s, renter households were more affected by economic fluctuations than owner households. Negligible growth in renter incomes in the early 1990s gave way to substantial increases in the second half of the decade once the economy improved. Since renters on average are younger than owners and hence have less experience in the labour market, their greater sensitivity to economic cycles is understandable.

⁷ No households were excluded when computing ownership rates. As noted previously, shelter cost and income data presented elsewhere in this issue exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes.

⁸ In theory, the proportion of income spent by an owner household on shelter should decline in the years following purchase since mortgage payments are fixed, at least for the term of the mortgage, while incomes can rise through cost-of-living adjustments and career advancement.

SUMMARY

In the late 1990s, in contrast to the first half of the decade, average household incomes grew faster than average shelter costs. As the economy recovered from recession early in the decade, producing strong employment gains by the late 1990s, income growth accelerated. As a result, households spent proportionately less of their before-tax incomes on housing in 2001 than in 1996. Renters showed greater susceptibility than owners to the variation in economic performance during the decade.

The improvement in income growth relative to shelter cost increases was a major factor behind the improvements in housing conditions documented in other issues of the *2001 Census Housing Series*. Issue 2 of the *2001 Census Housing Series* showed that the percentage of Canadian households in core housing need rose between 1991 and 1996 and dropped from 1996 to 2001. A similar rise and fall in the incidence of households in housing that did not meet the affordability criterion was described in the third issue of the series.

**Appendix Table 1: Average Household Incomes and Shelter Costs, All Households,
1991, 1996, and 2001**

| | Number of Households ¹ (000s) | | | Average Annual Income ² (\$) | | | Average Monthly Shelter Cost ³ (\$) | | |
|-----------------------------|---|----------|----------|--|--------|--------|---|------|-------|
| | 1991 | 1996 | 2001 | 1990 | 1995 | 2000 | 1991 | 1996 | 2001 |
| CANADA | 9,371.7 | 10,027.8 | 10,805.6 | 47,944 | 50,958 | 60,976 | 619 | 688 | 764 |
| Newfoundland and Labrador | 169.8 | 177.8 | 181.7 | 40,730 | 42,516 | 47,790 | 416 | 465 | 515 |
| Prince Edward Island | 41.7 | 45.1 | 48.1 | 39,359 | 43,004 | 49,082 | 453 | 522 | 572 |
| Nova Scotia | 309.6 | 323.1 | 339.7 | 41,357 | 43,304 | 50,585 | 505 | 545 | 610 |
| New Brunswick | 243.3 | 255.7 | 268.8 | 39,851 | 42,823 | 49,156 | 429 | 484 | 547 |
| Quebec | 2,479.9 | 2,621.6 | 2,812.8 | 42,550 | 44,661 | 52,175 | 548 | 590 | 620 |
| Ontario | 3,433.9 | 3,680.3 | 3,981.5 | 54,211 | 56,805 | 69,696 | 729 | 805 | 893 |
| Manitoba | 364.1 | 374.6 | 389.8 | 41,927 | 45,581 | 53,186 | 518 | 559 | 622 |
| Saskatchewan | 304.4 | 314.4 | 323.1 | 40,179 | 44,174 | 51,304 | 479 | 501 | 595 |
| Alberta | 828.7 | 891.2 | 1,014.2 | 49,102 | 53,311 | 66,868 | 619 | 674 | 812 |
| British Columbia | 1,171.4 | 1,315.4 | 1,416.7 | 48,666 | 53,363 | 60,783 | 617 | 755 | 845 |
| Yukon Territory | 9.3 | 10.2 | 10.2 | 54,243 | 59,309 | 64,583 | 626 | 775 | 800 |
| Northwest Territories | n/a | n/a | 12.0 | n/a | n/a | 74,017 | n/a | n/a | 931 |
| Nunavut ⁴ | n/a | n/a | 7.1 | n/a | n/a | 57,474 | n/a | n/a | 627 |
| N.W.T. and Nunavut combined | 15.7 | 18.3 | 19.1 | 56,533 | 61,803 | 67,876 | 661 | 757 | 818 |
| All CMAs | 6,013.6 | 6,461.1 | 7,048.9 | 51,533 | 54,349 | 65,846 | 696 | 764 | 844 |
| St. John's | 53.5 | 57.6 | 62.1 | 48,956 | 50,120 | 57,006 | 608 | 658 | 697 |
| Halifax | 114.0 | 121.1 | 137.5 | 48,359 | 50,309 | 58,899 | 660 | 694 | 754 |
| Saint John | 43.8 | 44.8 | 46.3 | 43,059 | 45,873 | 53,279 | 493 | 542 | 598 |
| Saguenay | 53.8 | 55.6 | 58.9 | 43,169 | 43,657 | 50,156 | 521 | 548 | 565 |
| Québec City | 242.9 | 260.7 | 282.2 | 43,622 | 45,934 | 52,109 | 561 | 604 | 617 |
| Sherbrooke | 52.6 | 57.0 | 62.8 | 38,140 | 40,818 | 46,755 | 507 | 546 | 577 |
| Trois-Rivières | 51.4 | 53.8 | 56.4 | 38,885 | 41,426 | 46,372 | 483 | 515 | 532 |
| Montréal | 1,169.2 | 1,251.1 | 1,344.7 | 45,553 | 47,447 | 56,331 | 629 | 667 | 701 |
| Ottawa-Gatineau | 334.5 | 366.7 | 399.3 | 56,387 | 59,175 | 73,411 | 757 | 825 | 866 |
| Gatineau | 80.3 | 89.1 | 99.4 | 49,812 | 51,652 | 60,052 | 652 | 708 | 716 |
| Ottawa | 254.2 | 277.6 | 299.9 | 58,465 | 61,588 | 77,839 | 791 | 863 | 916 |
| Kingston | 48.8 | 51.9 | 55.2 | 48,783 | 51,619 | 59,890 | 653 | 738 | 767 |
| Oshawa | 79.6 | 89.6 | 100.5 | 57,155 | 60,319 | 71,748 | 857 | 911 | 990 |
| Toronto | 1,302.0 | 1,400.3 | 1,548.5 | 62,014 | 63,475 | 80,261 | 871 | 941 | 1,062 |
| Hamilton | 211.4 | 224.3 | 241.0 | 52,260 | 55,866 | 66,756 | 711 | 784 | 865 |
| St. Catharines-Niagara | 129.8 | 136.7 | 143.6 | 46,499 | 48,908 | 57,157 | 592 | 661 | 733 |
| Kitchener | 123.1 | 134.4 | 147.6 | 51,576 | 55,440 | 67,825 | 716 | 773 | 860 |
| London | 138.9 | 147.0 | 163.6 | 49,470 | 52,501 | 61,216 | 652 | 746 | 794 |
| Windsor | 92.5 | 100.3 | 112.7 | 48,683 | 56,461 | 68,461 | 573 | 700 | 808 |
| Greater Sudbury | 55.1 | 58.9 | 59.9 | 50,089 | 51,615 | 57,122 | 612 | 691 | 710 |
| Thunder Bay | 45.4 | 47.0 | 47.3 | 49,313 | 52,357 | 58,418 | 571 | 657 | 694 |
| Winnipeg | 241.7 | 249.2 | 259.4 | 44,151 | 47,601 | 56,038 | 571 | 610 | 671 |
| Regina | 68.6 | 70.9 | 73.1 | 47,162 | 50,447 | 58,648 | 582 | 599 | 694 |
| Saskatoon | 74.9 | 79.4 | 84.2 | 43,291 | 46,920 | 55,074 | 566 | 581 | 701 |
| Calgary | 264.7 | 291.2 | 341.5 | 54,363 | 59,075 | 76,692 | 714 | 761 | 929 |
| Edmonton | 290.4 | 301.7 | 338.5 | 49,045 | 52,039 | 64,116 | 624 | 679 | 781 |
| Abbotsford | 36.4 | 43.5 | 47.8 | 47,460 | 50,902 | 58,178 | 631 | 798 | 894 |
| Vancouver | 580.7 | 644.8 | 707.2 | 52,505 | 57,285 | 66,747 | 714 | 855 | 956 |
| Victoria | 113.9 | 121.9 | 127.2 | 47,037 | 52,341 | 58,221 | 623 | 770 | 828 |

¹ Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Figures may not add due to rounding. Estimated household counts have been rounded to the nearest hundred. Average incomes and shelter costs are based on the non-rounded counts.

² Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

³ Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

⁴ In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

**Appendix Table 2: Average Household Incomes and Shelter Costs, Owner Households,
1991, 1996, and 2001**

| | Number of Households ¹ (000s) | | | Average Annual Income ² (\$) | | | Average Monthly Shelter Cost ³ (\$) | | |
|-----------------------------|---|---------|---------|--|--------|--------|---|-------|-------|
| | 1991 | 1996 | 2001 | 1990 | 1995 | 2000 | 1991 | 1996 | 2001 |
| CANADA | 5,925.5 | 6,494.0 | 7,229.7 | 56,676 | 60,633 | 71,946 | 665 | 738 | 821 |
| Newfoundland and Labrador | 134.8 | 139.5 | 143.9 | 43,533 | 46,117 | 52,191 | 406 | 458 | 516 |
| Prince Edward Island | 30.7 | 32.7 | 35.4 | 43,894 | 48,722 | 55,463 | 453 | 529 | 584 |
| Nova Scotia | 221.9 | 233.1 | 245.8 | 46,043 | 48,856 | 57,353 | 509 | 549 | 617 |
| New Brunswick | 181.9 | 191.9 | 203.2 | 44,211 | 47,850 | 54,958 | 432 | 491 | 561 |
| Quebec | 1,399.1 | 1,519.3 | 1,658.1 | 52,558 | 55,545 | 64,434 | 616 | 656 | 688 |
| Ontario | 2,212.1 | 2,410.6 | 2,748.9 | 63,787 | 67,620 | 81,584 | 791 | 869 | 952 |
| Manitoba | 242.2 | 255.4 | 271.2 | 49,324 | 53,868 | 62,650 | 551 | 594 | 667 |
| Saskatchewan | 209.3 | 217.0 | 230.8 | 46,297 | 51,623 | 59,327 | 507 | 527 | 625 |
| Alberta | 527.0 | 607.3 | 719.3 | 58,187 | 62,427 | 77,054 | 668 | 727 | 864 |
| British Columbia | 756.0 | 873.7 | 958.1 | 56,528 | 61,669 | 69,913 | 622 | 779 | 888 |
| Yukon Territory | 5.5 | 6.5 | 7.0 | 60,696 | 67,297 | 73,889 | 670 | 833 | 853 |
| Northwest Territories | n/a | n/a | 6.5 | n/a | n/a | 87,919 | n/a | n/a | 1,065 |
| Nunavut ⁴ | n/a | n/a | 1.7 | n/a | n/a | 82,703 | n/a | n/a | 1,041 |
| N.W.T. and Nunavut combined | 5.0 | 7.1 | 8.2 | 70,952 | 81,057 | 86,833 | 904 | 1,006 | 1,060 |
| All CMAs | 3,499.3 | 3,893.1 | 4,432.2 | 63,925 | 67,528 | 80,740 | 784 | 854 | 936 |
| St. John's | 36.4 | 39.8 | 44.0 | 57,938 | 59,471 | 67,543 | 657 | 712 | 757 |
| Halifax | 67.4 | 74.9 | 87.2 | 58,767 | 61,296 | 71,763 | 722 | 749 | 809 |
| Saint John | 28.1 | 30.0 | 31.7 | 51,408 | 54,941 | 63,830 | 534 | 588 | 649 |
| Saguenay | 33.5 | 34.9 | 37.6 | 52,101 | 53,268 | 60,840 | 582 | 609 | 625 |
| Québec City | 132.4 | 146.8 | 159.4 | 55,756 | 59,093 | 66,424 | 645 | 685 | 690 |
| Sherbrooke | 26.6 | 29.4 | 33.3 | 50,569 | 54,996 | 61,680 | 591 | 638 | 662 |
| Trois-Rivières | 28.5 | 30.8 | 32.9 | 49,603 | 53,479 | 59,374 | 558 | 584 | 598 |
| Montréal | 560.6 | 628.9 | 692.6 | 60,978 | 63,384 | 74,561 | 772 | 798 | 829 |
| Ottawa-Gatineau | 189.7 | 221.7 | 251.0 | 70,851 | 74,034 | 90,357 | 876 | 924 | 950 |
| Gatineau | 49.0 | 56.4 | 62.9 | 60,835 | 62,983 | 73,450 | 746 | 798 | 801 |
| Ottawa | 140.6 | 165.3 | 188.1 | 74,343 | 77,806 | 96,008 | 922 | 966 | 1,000 |
| Kingston | 29.4 | 32.5 | 36.1 | 59,718 | 63,309 | 72,612 | 726 | 806 | 819 |
| Oshawa | 56.4 | 65.0 | 76.9 | 64,952 | 69,358 | 81,108 | 934 | 992 | 1,062 |
| Toronto | 768.8 | 839.5 | 1,002.4 | 76,009 | 78,709 | 97,091 | 983 | 1,056 | 1,159 |
| Hamilton | 139.0 | 149.4 | 168.4 | 62,182 | 67,328 | 79,195 | 790 | 862 | 942 |
| St. Catharines-Niagara | 94.0 | 98.5 | 106.5 | 52,875 | 56,306 | 65,067 | 620 | 692 | 770 |
| Kitchener | 76.9 | 85.6 | 99.9 | 62,236 | 67,361 | 80,413 | 802 | 857 | 936 |
| London | 81.5 | 90.5 | 105.3 | 61,526 | 65,197 | 75,187 | 723 | 823 | 875 |
| Windsor | 64.6 | 70.4 | 82.4 | 56,782 | 66,628 | 79,351 | 604 | 741 | 861 |
| Greater Sudbury | 35.8 | 37.9 | 40.3 | 60,142 | 63,796 | 68,606 | 674 | 763 | 779 |
| Thunder Bay | 31.4 | 33.3 | 34.8 | 57,510 | 61,143 | 67,863 | 603 | 695 | 737 |
| Winnipeg | 152.6 | 163.0 | 172.5 | 53,916 | 58,134 | 68,201 | 627 | 666 | 738 |
| Regina | 45.8 | 47.9 | 50.9 | 56,477 | 61,043 | 70,228 | 640 | 654 | 749 |
| Saskatoon | 46.3 | 50.0 | 55.8 | 53,380 | 58,547 | 67,221 | 639 | 640 | 763 |
| Calgary | 162.9 | 194.0 | 244.3 | 66,539 | 71,089 | 89,110 | 791 | 839 | 992 |
| Edmonton | 174.3 | 198.0 | 227.8 | 60,294 | 62,739 | 76,364 | 691 | 751 | 853 |
| Abbotsford | 26.6 | 31.4 | 34.4 | 52,449 | 57,221 | 65,352 | 642 | 838 | 963 |
| Vancouver | 339.2 | 392.0 | 442.2 | 64,157 | 68,894 | 79,596 | 746 | 918 | 1,039 |
| Victoria | 70.4 | 77.1 | 81.8 | 56,355 | 62,490 | 69,059 | 628 | 802 | 882 |

¹ Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Figures may not add due to rounding. Estimated household counts have been rounded to the nearest hundred. Average incomes and shelter costs are based on the non-rounded counts.

² Income data collected by the Census of Canada refer to the calendar year preceding the census, while shelter cost data give expenses for the current year.

³ Average shelter costs exclude households with zero shelter costs. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

⁴ In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided for both 1996 and 2001.

**Appendix Table 3: Average Household Incomes and Shelter Costs, Renter Households,
1991, 1996, and 2001**

| | Number of Households ¹ (000s) | | | Average Annual Income ² (\$) | | | Average Monthly Shelter Cost ³ (\$) | | |
|-----------------------------|---|---------|---------|--|--------|--------|---|------|------|
| | 1991 | 1996 | 2001 | 1990 | 1995 | 2000 | 1991 | 1996 | 2001 |
| CANADA | 3,446.3 | 3,533.8 | 3,576.0 | 32,929 | 33,177 | 38,797 | 538 | 593 | 649 |
| Newfoundland and Labrador | 35.0 | 38.3 | 37.8 | 29,935 | 29,409 | 31,037 | 455 | 492 | 510 |
| Prince Edward Island | 11.0 | 12.5 | 12.7 | 26,741 | 27,995 | 31,320 | 455 | 502 | 538 |
| Nova Scotia | 87.7 | 90.0 | 93.9 | 29,506 | 28,919 | 32,873 | 496 | 537 | 590 |
| New Brunswick | 61.3 | 63.8 | 65.6 | 26,916 | 27,690 | 31,177 | 419 | 461 | 504 |
| Quebec | 1,080.8 | 1,102.3 | 1,154.7 | 29,597 | 29,659 | 34,574 | 459 | 497 | 523 |
| Ontario | 1,221.8 | 1,269.7 | 1,232.7 | 36,872 | 36,273 | 43,188 | 616 | 682 | 759 |
| Manitoba | 121.9 | 119.3 | 118.7 | 27,228 | 27,834 | 31,555 | 451 | 481 | 518 |
| Saskatchewan | 95.1 | 97.5 | 92.2 | 26,704 | 27,589 | 31,225 | 416 | 443 | 520 |
| Alberta | 301.8 | 283.9 | 294.9 | 33,237 | 33,810 | 42,022 | 532 | 558 | 680 |
| British Columbia | 415.3 | 441.7 | 458.7 | 34,355 | 36,936 | 41,710 | 607 | 708 | 754 |
| Yukon Territory | 3.8 | 3.8 | 3.3 | 44,853 | 45,555 | 44,784 | 562 | 672 | 687 |
| Northwest Territories | n/a | n/a | 5.5 | n/a | n/a | 57,643 | n/a | n/a | 763 |
| Nunavut ⁴ | n/a | n/a | 5.4 | n/a | n/a | 49,372 | n/a | n/a | 488 |
| N.W.T. and Nunavut combined | 10.7 | 11.2 | 10.9 | 49,849 | 49,527 | 53,561 | 543 | 589 | 627 |
| All CMAs | 2,514.3 | 2,568.0 | 2,616.8 | 34,287 | 34,369 | 40,618 | 573 | 626 | 686 |
| St. John's | 17.2 | 17.8 | 18.1 | 29,901 | 29,202 | 31,368 | 499 | 536 | 550 |
| Halifax | 46.6 | 46.2 | 50.3 | 33,284 | 32,511 | 36,593 | 570 | 603 | 657 |
| Saint John | 15.7 | 14.8 | 14.7 | 28,161 | 27,458 | 30,542 | 419 | 446 | 487 |
| Saguenay | 20.3 | 20.8 | 21.3 | 28,440 | 27,512 | 31,344 | 418 | 442 | 458 |
| Québec City | 110.5 | 113.9 | 122.8 | 29,083 | 28,974 | 33,525 | 458 | 499 | 521 |
| Sherbrooke | 26.0 | 27.6 | 29.5 | 25,443 | 25,679 | 29,878 | 420 | 446 | 479 |
| Trois-Rivières | 22.9 | 23.0 | 23.4 | 25,498 | 25,282 | 28,102 | 389 | 423 | 439 |
| Montréal | 608.7 | 622.2 | 652.2 | 31,347 | 31,338 | 36,971 | 496 | 535 | 563 |
| Ottawa-Gatineau | 144.8 | 145.0 | 148.4 | 37,444 | 36,449 | 44,740 | 600 | 674 | 723 |
| Gatineau | 31.3 | 32.6 | 36.6 | 32,531 | 32,062 | 37,009 | 503 | 551 | 566 |
| Ottawa | 113.5 | 112.3 | 111.8 | 38,798 | 37,723 | 47,268 | 627 | 709 | 773 |
| Kingston | 19.4 | 19.4 | 19.1 | 32,181 | 32,053 | 35,917 | 540 | 622 | 670 |
| Oshawa | 23.2 | 24.6 | 23.6 | 38,150 | 36,486 | 41,278 | 668 | 694 | 749 |
| Toronto | 533.2 | 560.8 | 546.1 | 41,834 | 40,668 | 49,369 | 707 | 766 | 878 |
| Hamilton | 72.4 | 74.9 | 72.6 | 33,226 | 33,016 | 37,918 | 559 | 625 | 681 |
| St. Catharines-Niagara | 35.9 | 38.2 | 37.1 | 29,790 | 29,853 | 34,433 | 518 | 580 | 627 |
| Kitchener | 46.2 | 48.8 | 47.7 | 33,823 | 34,511 | 41,430 | 571 | 625 | 699 |
| London | 57.4 | 56.5 | 58.3 | 32,343 | 32,170 | 36,002 | 550 | 621 | 647 |
| Windsor | 27.9 | 29.8 | 30.3 | 29,895 | 32,438 | 38,812 | 502 | 601 | 663 |
| Greater Sudbury | 19.2 | 21.0 | 19.5 | 31,368 | 29,638 | 33,377 | 494 | 561 | 568 |
| Thunder Bay | 13.9 | 13.7 | 12.5 | 30,821 | 30,992 | 32,133 | 496 | 564 | 576 |
| Winnipeg | 89.1 | 86.1 | 86.9 | 27,415 | 27,663 | 31,877 | 473 | 503 | 536 |
| Regina | 22.8 | 23.0 | 22.3 | 28,425 | 28,350 | 32,201 | 462 | 484 | 568 |
| Saskatoon | 28.5 | 29.4 | 28.4 | 26,912 | 27,127 | 31,241 | 446 | 480 | 578 |
| Calgary | 101.8 | 97.3 | 97.2 | 34,877 | 35,112 | 45,488 | 590 | 603 | 770 |
| Edmonton | 116.2 | 103.8 | 110.7 | 32,172 | 31,625 | 38,922 | 521 | 540 | 631 |
| Abbotsford | 9.8 | 12.1 | 13.5 | 33,873 | 34,505 | 39,843 | 602 | 692 | 715 |
| Vancouver | 241.5 | 252.7 | 265.0 | 36,139 | 39,278 | 45,304 | 668 | 756 | 817 |
| Victoria | 43.5 | 44.8 | 45.4 | 31,952 | 34,888 | 38,686 | 616 | 714 | 733 |

¹ Data exclude farm, band and reserve households; households with incomes of zero or less; and households whose shelter costs equal or exceed their incomes. Figures may not add due to rounding. Estimated household counts have been rounded to the nearest hundred. Average incomes and shelter costs are based on the non-rounded counts.

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